

AB&T FINANCIAL CORPORATION

	CPP Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions		
	01/23/2009	3706684	1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$185	\$225	21.9%		
Loans	\$148	\$163	9.9%		
Construction & development	\$23	\$14	-37.6%		
Closed-end 1-4 family residential	\$31	\$44	39.7%		
Home equity	\$6	\$16	163.2%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-65.9%		
Commercial & Industrial	\$19	\$21	9.3%		
Commercial real estate	\$61	\$61	-0.2%		
Unused commitments	\$10	\$12	14.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$11	\$19	77.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$7	\$18	149.6%		
Cash & balances due	\$5	\$13	171.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$164	\$206	26.1%		
Deposits	\$149	\$187	25.0%		
Total other borrowings	\$14	\$19	37.1%		
FHLB advances	\$14	\$19	40.7%		
Equity					
Equity capital at quarter end	\$21	\$19	-10.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.2%	7.9%	--		
Tier 1 risk based capital ratio	13.5%	11.1%	--		
Total risk based capital ratio	14.8%	12.4%	--		
Return on equity ¹	-61.1%	0.4%	--		
Return on assets ¹	-7.9%	0.0%	--		
Net interest margin ¹	3.2%	3.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	43.1%	23.8%	--		
Loss provision to net charge-offs (qtr)	9350.0%	24.4%	--		
Net charge-offs to average loans and leases ¹	0.1%	1.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	5.7%	24.2%	0.0%	3.5%	--
Closed-end 1-4 family residential	12.7%	4.6%	0.0%	0.5%	--
Home equity	0.0%	0.4%	0.3%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.6%	2.6%	5.7%	11.8%	--
Commercial & Industrial	8.7%	1.0%	0.0%	0.2%	--
Commercial real estate	6.1%	6.7%	0.0%	0.6%	--
Total loans	8.2%	7.5%	0.0%	0.7%	--